

In re:
Michael T. Miles
Karen D. Miles
Debtors

Case No. 19-11163-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 27, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael T. Miles, Karen D. Miles, 214 Ardmore Avenue, Ardmore, PA 19003-1201

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2022 at the address(es) listed below:

Name	Email Address
ANTONIO G. BONANNI	on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC abonanni@hoflawgroup.com, pfranz@hoflawgroup.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Embrace HomeLoans Inc. cmcmonagle@timoneyknox.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor Embrace HomeLoans Inc. djones@sterneisenberg.com, bkecf@sterneisenberg.com
DAVID B. SPITOFISKY	on behalf of Debtor Michael T. Miles spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com
DAVID B. SPITOFISKY	on behalf of Joint Debtor Karen D. Miles spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com

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KARINA VELTER

on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC kvelter@hoflawgroup.com, ckohn@hoflawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KIMBERLY A. BONNER

on behalf of Creditor Truist Financial Corporation f/k/a Branch Banking & Trust Co. kab@jsdc.com jnr@jsdc.com

REBECCA ANN SOLARZ

on behalf of Creditor Embrace HomeLoans Inc. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

STEPHEN M HLADIK

on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC shladik@hoflawgroup.com, ckohn@hoflawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	CHAPTER 13	Hearing Date: 07/26/22
	:		Time: 1:00 p.m.
MICHAEL T. MILES	:		Place: Courtroom #1
KAREN D. MILES	:		U.S. Bankruptcy Ct.
	:		900 Market Street
DEBTORS	:	NO. 19-11163 (ELF)	Phila., PA 19107

ORDER

AND NOW, this 27th day of July, 2022, upon consideration of counsel's Motion to Waive the Requirement of Completion of a Course in Personal Financial Management for Debtor Michael T. Miles and to Excuse Debtor Michael T. Miles from Completing the Domestic Support Obligation Certification, it is hereby

ORDERED that the Motion is **GRANTED** and that the requirement of completion of a Course in Personal Financial Management for the late Michael T. Miles is waived and that Michael T. Miles is excused from completing the Domestic Support Obligation Certification and this case can now be considered for a discharge and for such other relief as is necessary.



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE